

## **Exhibit 20**

## Paul Zelnick

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**From:** Brightmire, Jon E. [jbrightmire@dsda.com]  
**Sent:** Wednesday, July 28, 2010 5:15 PM  
**To:** Alex Weisberg  
**Cc:** Thrash, Amanda  
**Subject:** RE: Bell, Michelle v. Midland Credit Management, Inc. [IWOV-Active.FID242102]  
**Attachments:** 100728 Redlined Joint Status Report and Discovery Plan.DOC

Alex, attached is the JSR. I have added one sentence. Otherwise it looks fine for filing.

In addition, I have discussed settlement with my client. I am authorized to offer to settle this case for \$2,500, with usual settlement terms, including a dismissal with prejudice of the lawsuit, a full release of claims, and a confidentiality provision. Please let me know if your client will accept this offer.

Thanks,

Jon E. Brightmire  
DOERNER, SAUNDERS, DANIEL & ANDERSON, L.L.P.  
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Tulsa, OK 74103  
(918)591-5258 (Office - Direct)  
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**From:** Thrash, Amanda  
**Sent:** Tuesday, July 27, 2010 4:14 PM  
**To:** 'Alex Weisberg'  
**Cc:** Brightmire, Jon E.  
**Subject:** RE: Bell, Michelle v. Midland Credit Management, Inc. [IWOV-Active.FID242102]

Alex,

Apologies for the delay in reply. Jon Brightmire has been out of the office for a few days and wanted to take a look at it before we responded. He should be back in tomorrow.

Thanks,

Amanda

*Amanda L. Thrash*  
*Doerner, Saunders, Daniel & Anderson, L.L.P.*  
*320 South Boston Ave., Suite 500*  
*Tulsa, Oklahoma 74105*